

Vol. 5, No. 15, Aug. 1, 1975

Criminal justice information systems

Effective June 19, Justice Dept. established regulations to protect the privacy of persons who are referred to in criminal records & criminal histories. These regulations implement the Crime Control Act of 1973 (Public Law 93-83) that requires Justice Dept.'s **Law Enforcement Assistance Administration** (LEAA) to make sure that arrest records in local, state or interstate automated record-keeping systems, for which LEAA provides funds, are not distributed outside of the criminal justice system. (All state & most local agencies receive some Federal funds for law enforcement.)

The new regulations:

- Bar dissemination of any arrest record for non-criminal justice purposes—such as checking credit ratings or employment histories—if no word has been received of disposition of the case within 12 months after arrest.
- Limit information given to the news media to statements either confirming or denying specific information contained in the press inquiry.

Details—*Federal Register*: May 20, page 22114.

Settlement costs

Housing & Urban Development Dept. (HUD) has prepared an information booklet to explain the settlement process to consumers borrowing money to buy a residence.

The booklet, called *Settlement Costs & You: A Guide for Homebuyers*, covers such topics as:

- Settlement statement
- Advance disclosure
- Unfair practices & unreasonable or unnecessary charges to avoid
- Escrow accounts
- Previous selling price disclosure
- Truth-in-lending disclosure

Copies of the booklet were made available to Federal agency related mortgage lenders in June. These lenders must make a copy available to every consumer applying for a mortgage loan. Copies also are available from Superintendent of Documents, Government Printing Office, Washington, DC 20402, for 45¢.

Details—*Federal Register*: May 22, 1975, page 22459.

Settlement forms

Housing & Urban Development Dept. (HUD) has prepared a Uniform Disclosure/Settlement Statement that must be completed in all real estate transactions involving Federal agency related mortgage loans.

All items involving real estate settlement are listed on the form along with the charge for each item. Form is to be used to provide (1) disclosure of costs prior to settlement & (2) uniform statement of actual costs & adjustments.

Mortgage lender must prepare the advance disclosure statement & must give "good faith" estimates of all charges when the exact charge is unknown at preparation time. In addition, the lender must mail the advance settlement statement at least 15 days before settlement date or deliver it at least 12 days beforehand unless the real estate buyer agrees to a change in these periods.

Included as a part of the settlement form is the Federal Truth-in-Lending statement covering such items as:

- Cash price
- Finance charges
- Annual percentage rate
- Repayment terms
- Late charges
- Insurance

Details—*Federal Register*: May 22, page 22448.

Tire quality grades

Transportation Dept. (DOT) requires new car tires to be graded in 3 performance areas: treadwear, traction & temperature resistance.

Tire grades are to appear on the sidewall of each tire & on a label attached to each tire. In addition, grades must be available to consumers where tires are sold.

All radial tires must be graded by Jan. 1, 1976; all bias-belted tires by July 1, 1976; all bias-ply tires by Jan. 1, 1977. Printed grade information also must be available for tires by these deadlines, but a six-month's extension for each date is permitted before grades have to be molded on the sidewall of each tire.

Summary of 3 performance areas & grades follows:

Treadwear—wear rate of the tire; comparative rating expressed in 2 or 3 digit numbers that are multiples of 10, which stand for the percentage of a tire's projected mileage (using 30,000 miles [48,000 kilometers] as "normal" tire life).

Grades—higher the number, better the wear. Example: Grade of 200 means that a tire would have a projected mileage of 60,000 (96,000 kilometers) miles (or double the "normal" 30,000-mile tire life) & would wear twice as well as a tire graded 100 (which would indicate 100% of the "normal" tire life of 30,000 miles).

Traction—tire's ability to stop on wet pavements as measured on asphalt & concrete test surfaces.

Grades—** highest grade
* average grade
0 lowest grade

Temperature resistance—tire's resistance to heat & its ability to throw off heat.

Grades—A: highest level of performance; exceeds minimum Federal requirements.
B: level of performance that also exceeds minimum Federal requirements, but less than grade A.
C: lowest level of performance, but does meet minimum Federal requirements.

Details—*Federal Register*: May 28, page 23073; Aug. 9, 1974, page 28644. June 14, 1974, page 20808. CONSUMER NEWS: Oct. 15, 1971. CONSUMER REGISTER: Sept. 1, 1974; Aug. 15, 1974.

Park symbols

Aug. 4 is deadline for comments on Interior Dept.'s proposal to adopt additional pictured symbol signs for the information of visitors to national parks.

Minor changes have been made in the existing snowmobiling, swimming & trail bike symbols. Proposed addi-

tions include symbols describing showshoeing, canoeing, rockclimbing, rock collecting, caving, laundromats, litter, boat tours & wading areas.

Where an activity is prohibited, a red slash is placed diagonally, from left to right across face of symbol.

Some examples follow. See if you can figure out what the symbols mean. If not, send your comments to address listed under "Details" (Answers next issue).



Details—*Federal Register*: July 3, page 28088; Nov. 15, 1973, page 31511. Send comments to Director, National Park Service, Interior Dept., Washington, DC 20240.

TV ads for children

Federal Trade Commission (FTC) would like to receive comments on 2 additional items dealing with advertising of children's premiums on television. FTC wants comments before taking final action on its proposed guideline to ban such advertising [See CONSUMER REGISTER: Aug. 1, 1974].

Aug. 7 is deadline for comments on these 2 items:

- A paper entitled, "Advertising of Children's Premiums on Television: An Experimental Evaluation of the FTC's Proposed Guide," by Terence A. Shimp, Robert F. Dyer & Salvatore F. Divita under the sponsorship of the George Washington University School of Government & Business Administration.
- "Proposed Standards for Advertising Premiums on Children's Television," by the Cracker Jack Division of Borden Foods, Borden Inc.

Copies of the above 2 items are available from the FTC address in "Details."

Details—*Federal Register*: July 7, page 28489; July 11, 1974, page 25505. CONSUMER REGISTER: Aug. 1, 1974. CONSUMER NEWS: July 15, 1974. Send comments to Division of Special Projects, Federal Trade Commission, Washington, DC 20580.

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Advertising practices (continued)

Aug. 20 is new deadline for comments on **Federal Trade Commission's** (FTC) proposed guides concerning use of endorsements & testimonials in advertising. FTC received many requests for more comment time.

Details—*Federal Register*: July 24, page 30988; May 21, page 22146. CONSUMER REGISTER: July 1. Send comments to Assistant Director for National Advertising, Bureau of Consumer Protection, Federal Trade Commission, Washington, DC 20580.

Deregulated airlines?

Sept. 15 is deadline for comments on **Civil Aeronautics Board's** (CAB) proposal to let airlines experiment with deregulation (or "nonregulation") on a limited scale.

CAB is proposing the experiment because of continuing debates on whether deregulated or regulated air transportation is better for consumers.

Those in favor of ending Federal regulation feel that the air industry has matured to a point where economic regulation is no longer necessary & that consumers would benefit if airlines (1) could have more freedom to set fares & (2) could decide for themselves rather than CAB deciding which areas they will serve.

Those in favor of continued regulation—& there has been some regulation of domestic airlines since 1926—say that airlines have flourished within the existing regulatory framework & that deregulation would result in (1) loss of air service for many communities that get service now because of CAB requirement; (2) higher fares & (3) poorer service.

CAB would like to receive comments on the following suggested programs:

- Selection of 2 or more routes (over 750 miles—1207 kilometers) between major cities of high-density when there is through or connecting service to nearby points for both business & pleasure travel.
- Selection of 4 or 5 routes (under 750 miles) having medium or light density travel between 2 cities.
- Possible service to satellite airports at selected high density points.

Details—*Federal Register*: July 8, page 28722. Send comments to Docket Section, Civil Aeronautics Board, Universal Bldg., Washington, DC 20428.

Bookmatches (continued)

Consumer Product Safety Commission (CPSC) has extended until Oct. 1 the date by which it must either publish a proposed safety standard for bookmatches or withdraw its notice of proceeding.

CPSC says more research is necessary to find out how bookmatch covers can be made more child-resistant.

Details—*Federal Register*: July 3, page 28126; April 17, page 17197; Jan. 7, page 1298; Sept. 4, 1974, page 32050. CONSUMER REGISTER: May 1, Feb. 1, Sept. 15, 1974.

For you

These forms are for you to use, if you wish, in commenting on any Federal agency proposal summarized in CONSUMER REGISTER. Of course, if you cannot get your comments on the front & back of a form, feel free to continue your comments on additional paper.

Send comment forms to addresses listed in the summaries.

CONSUMER NEWS is publishing these forms in co-operation with **Food & Drug Administration (FDA)**.

Clip this form, fill in blanks, write your comments & mail to agency noted in CONSUMER REGISTER item.

This is my opinion on (title of item in CONSUMER REGISTER) _____
by (name of agency) _____
published in *Federal Register* on (date) _____ on (page) _____

Name _____ Date _____
Street _____
City _____ State _____ Zip _____

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